

Fig. 1

39

41

43

45

37

32

35

34

Internet Portal.com (personalized page)			
Search	Server Name	User Name	Password
Agent	LBC.com	John Doe	XXXXXXX
Last	My Bank.com	John R. Doe	XXXXXX
Update	My Stocks.com	John R. Doe	XXXXXXXXXX
ADD	My Shopping.com	Jane L. Doe	XXXXXXX
	Mortgage.Com	John/Jane Doe	XXXXXXXXXX
	Airline.com	John Doe	XXXXXXX

Search String

51

52

Search

Fig. 2

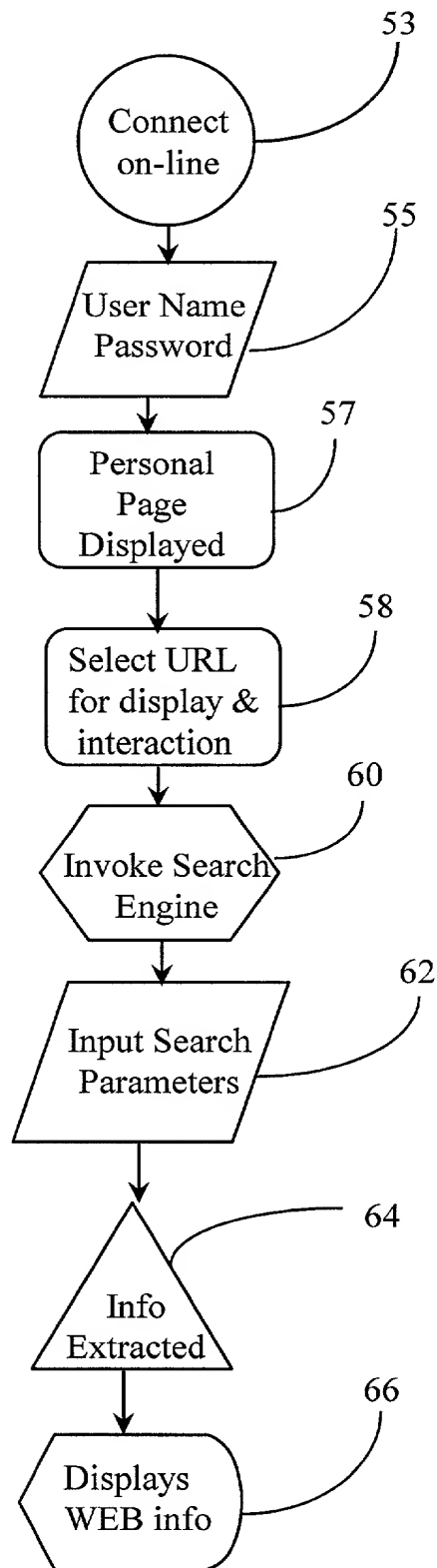


Fig. 3

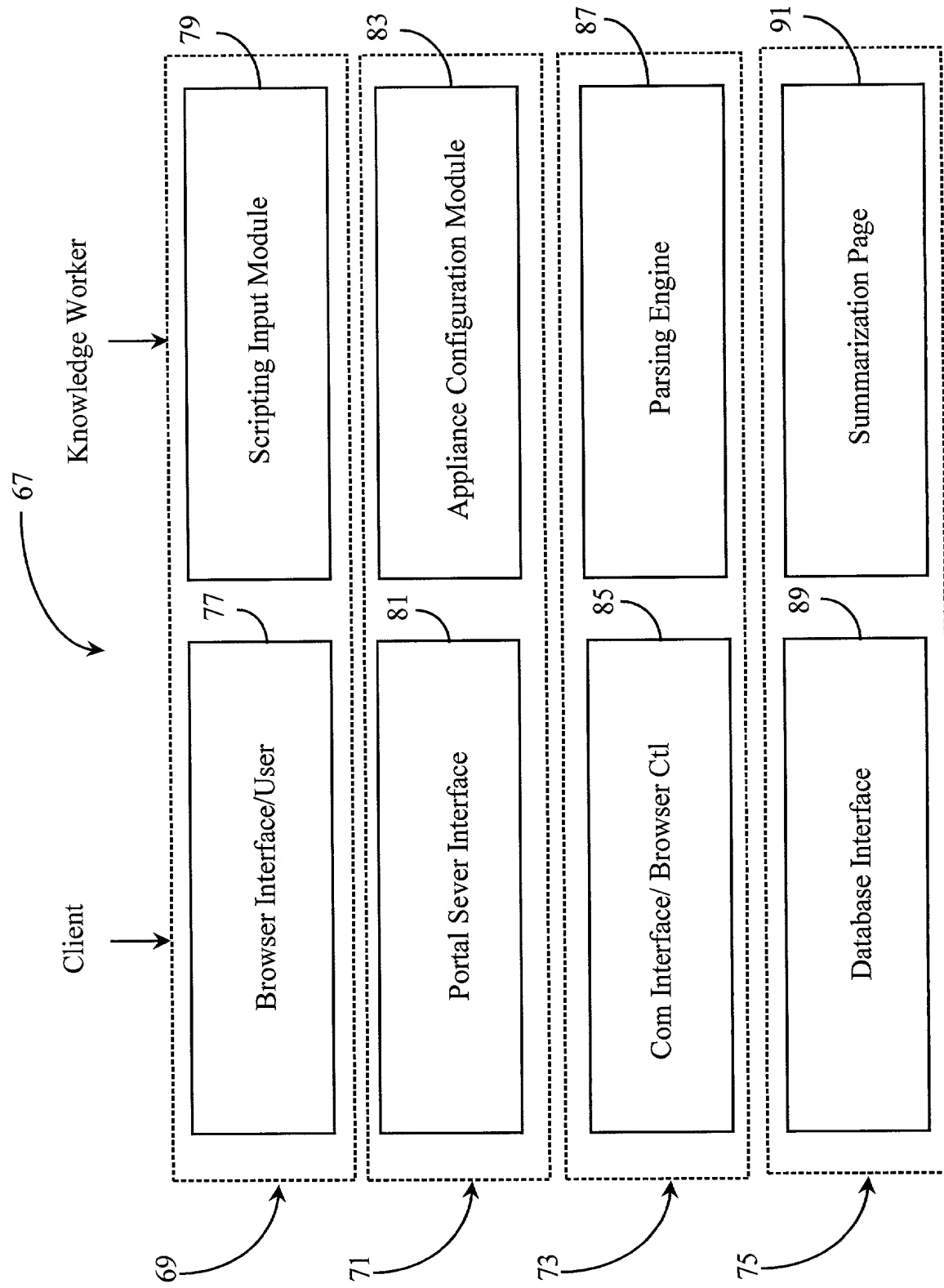


Fig. 4

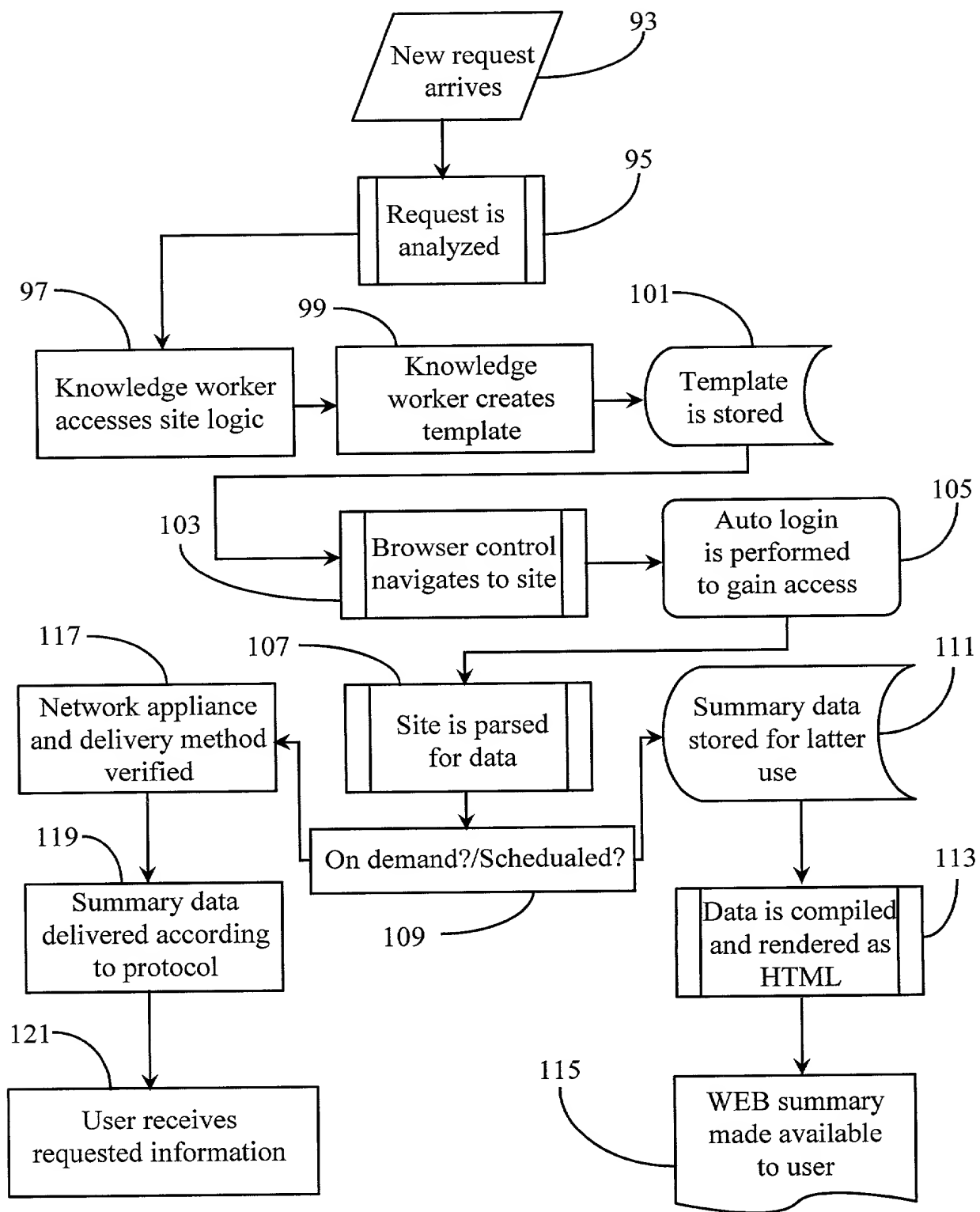


Fig. 5

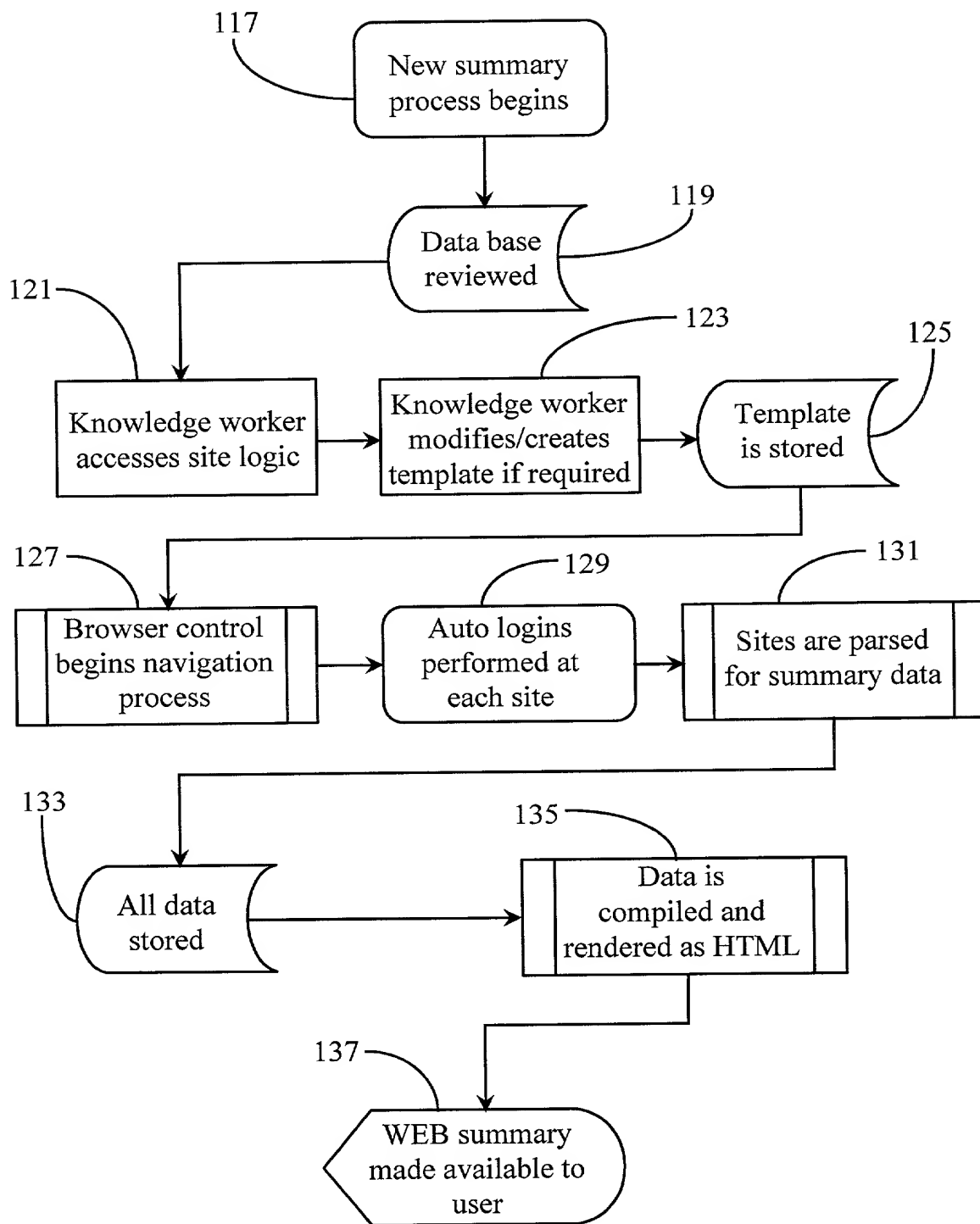


Fig. 6

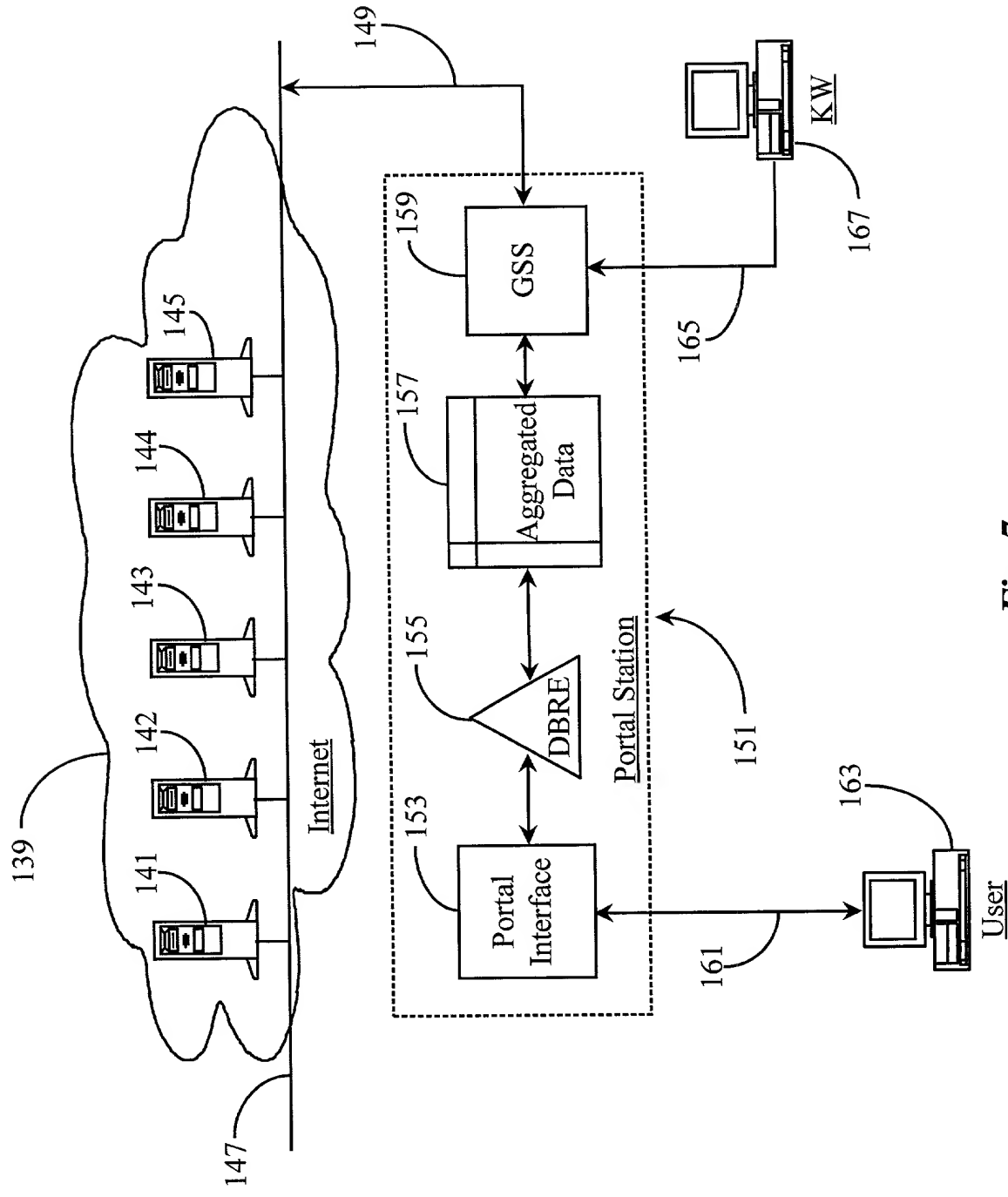


Fig. 7

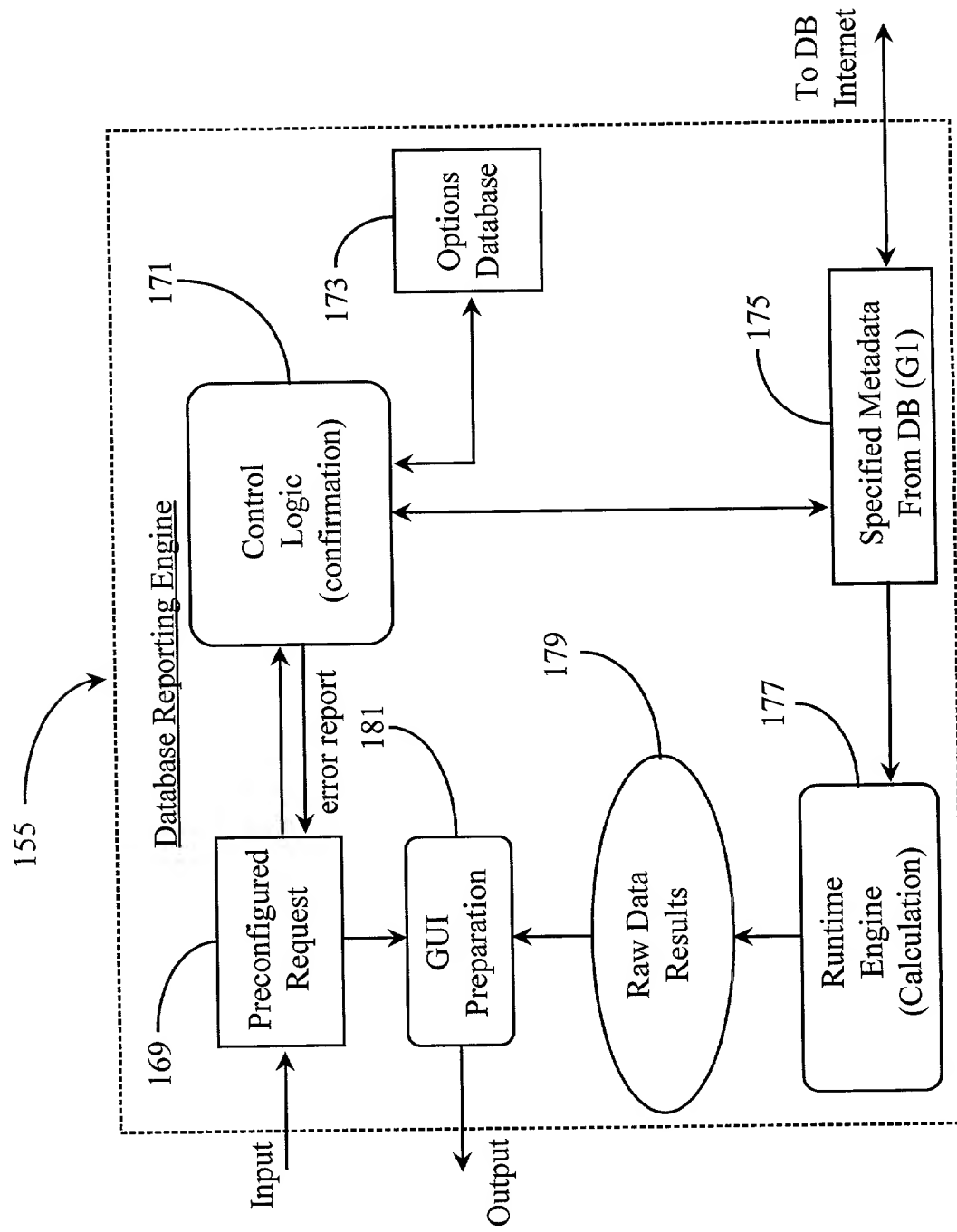


Fig. 8

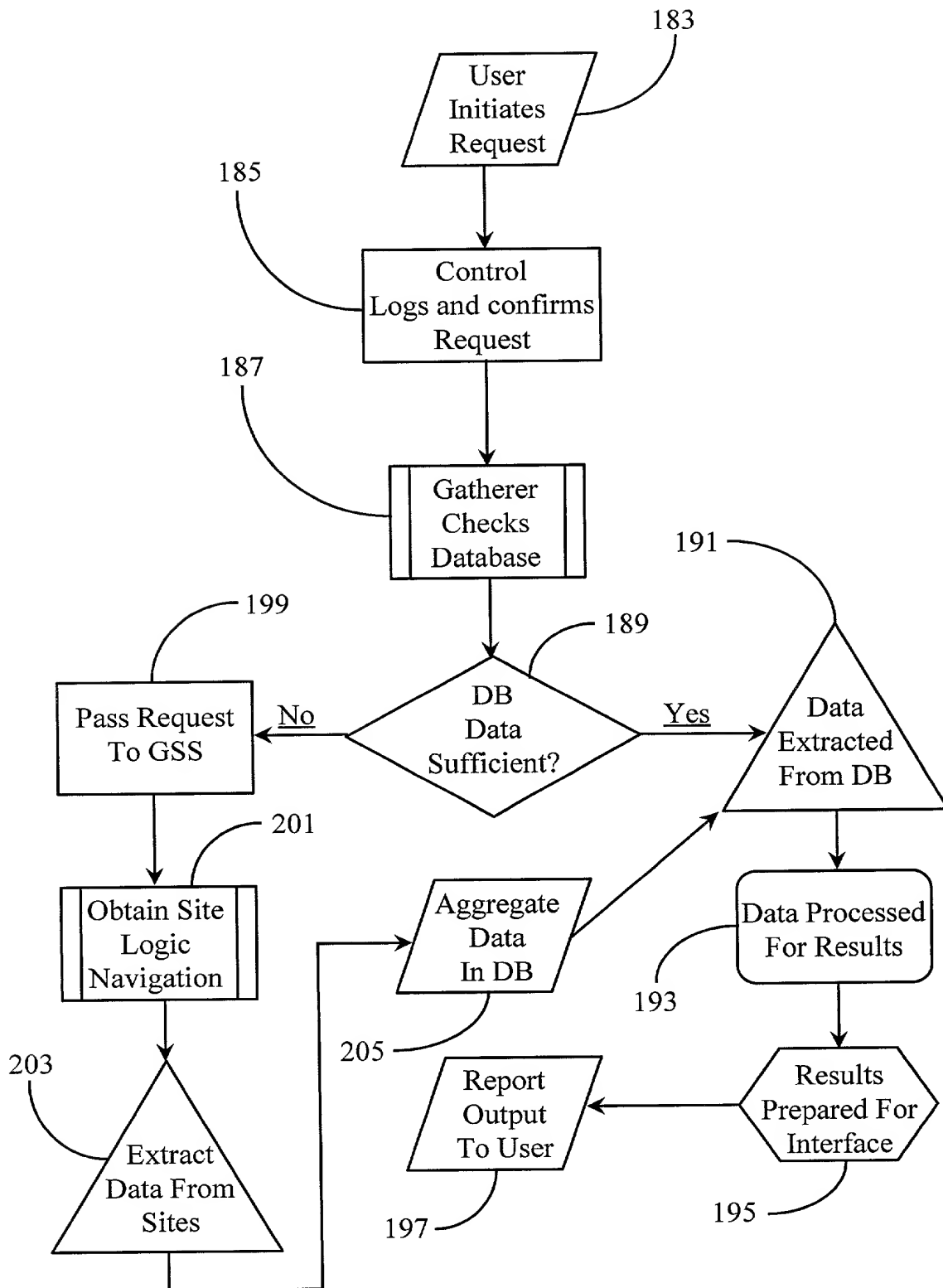


Fig. 9

207

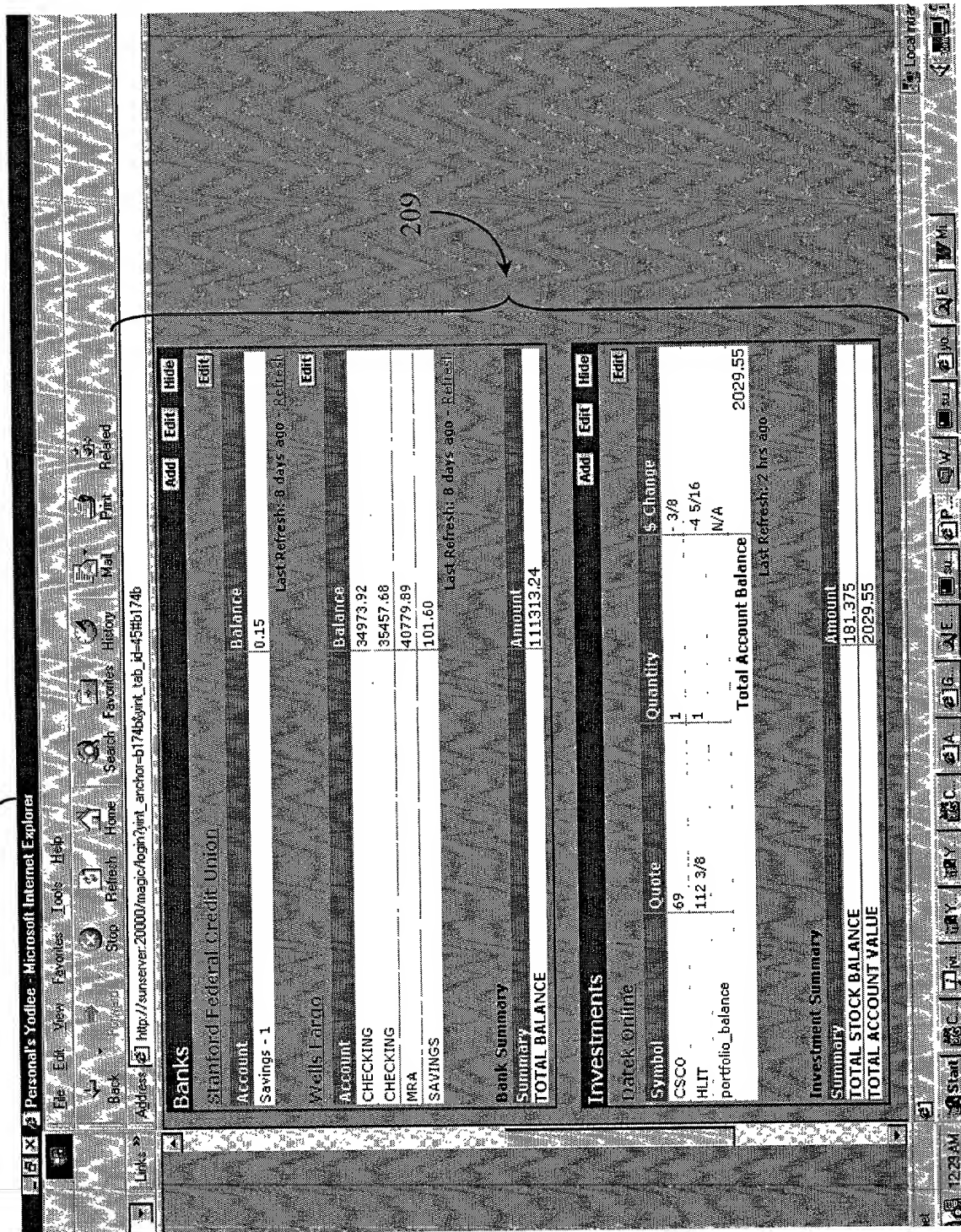


Fig. 10

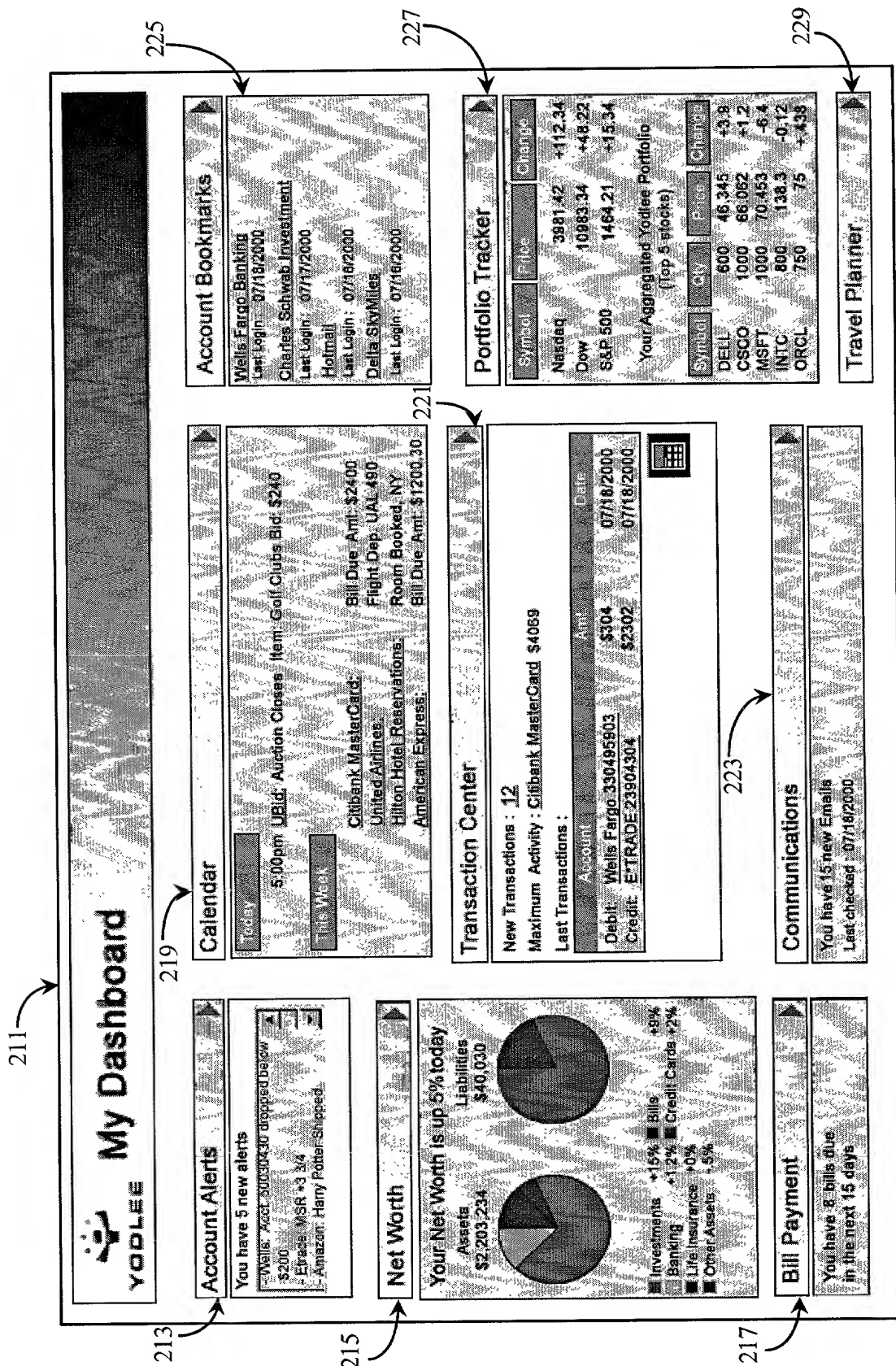


Fig. 11

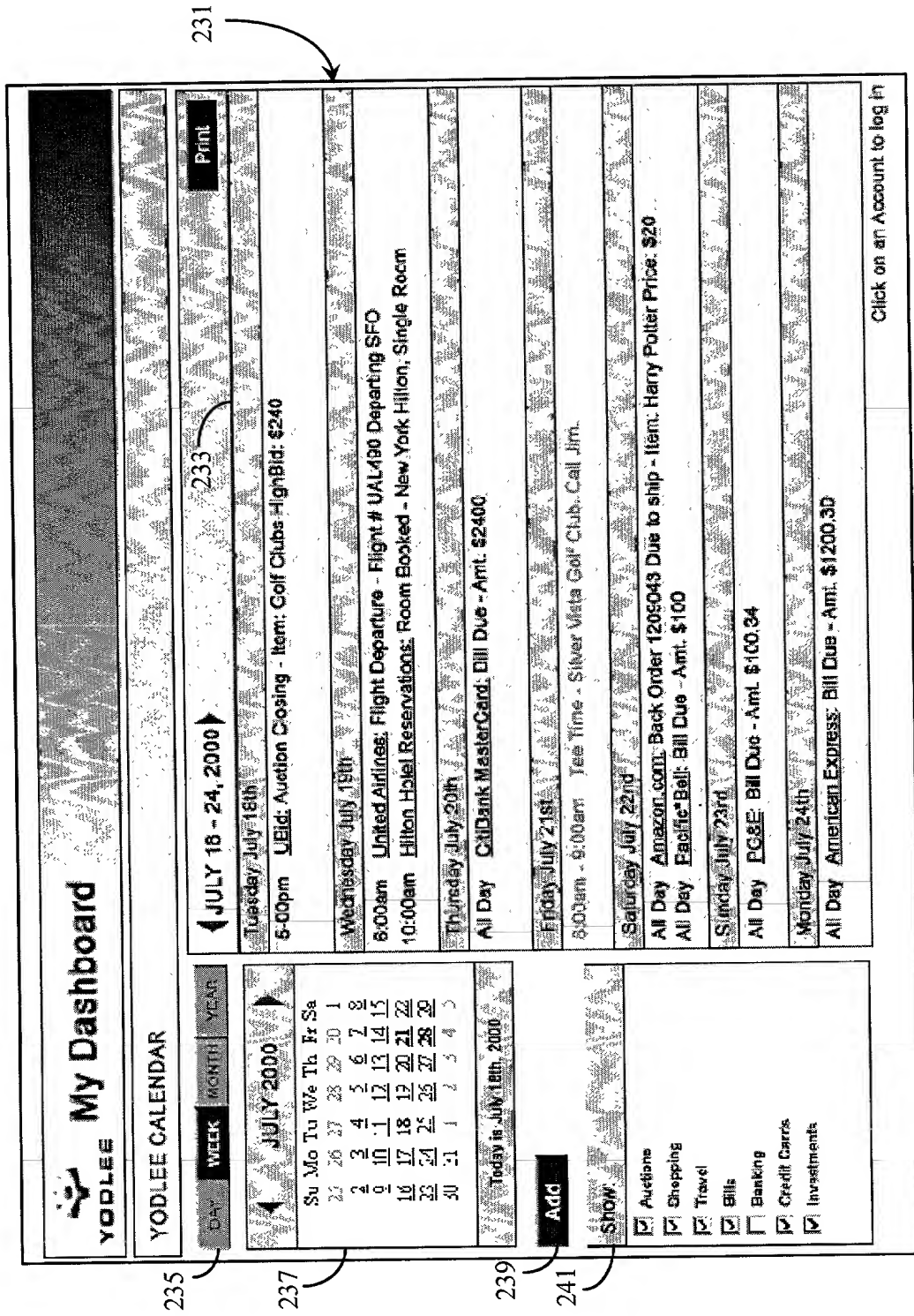


Fig. 12

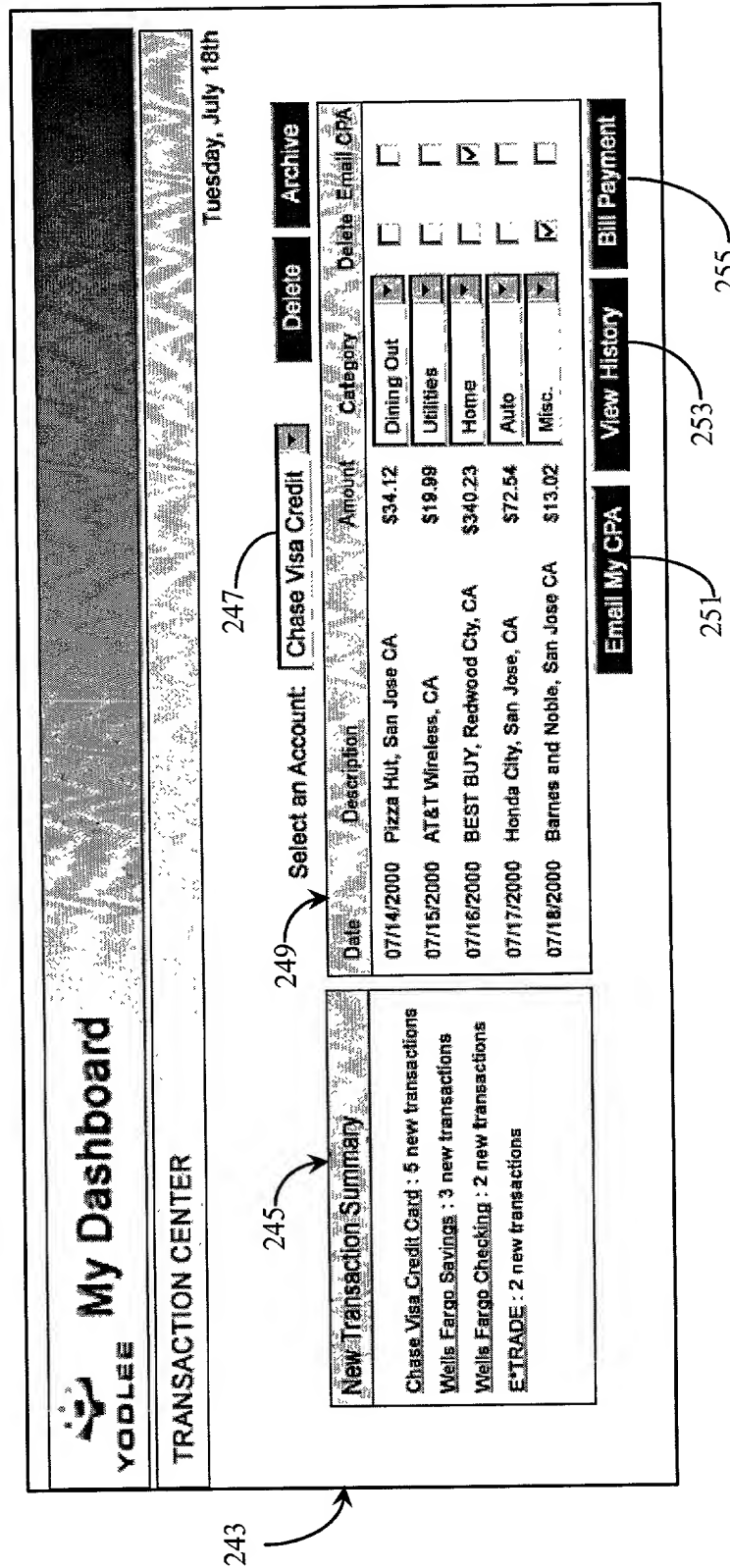


Fig. 13

257

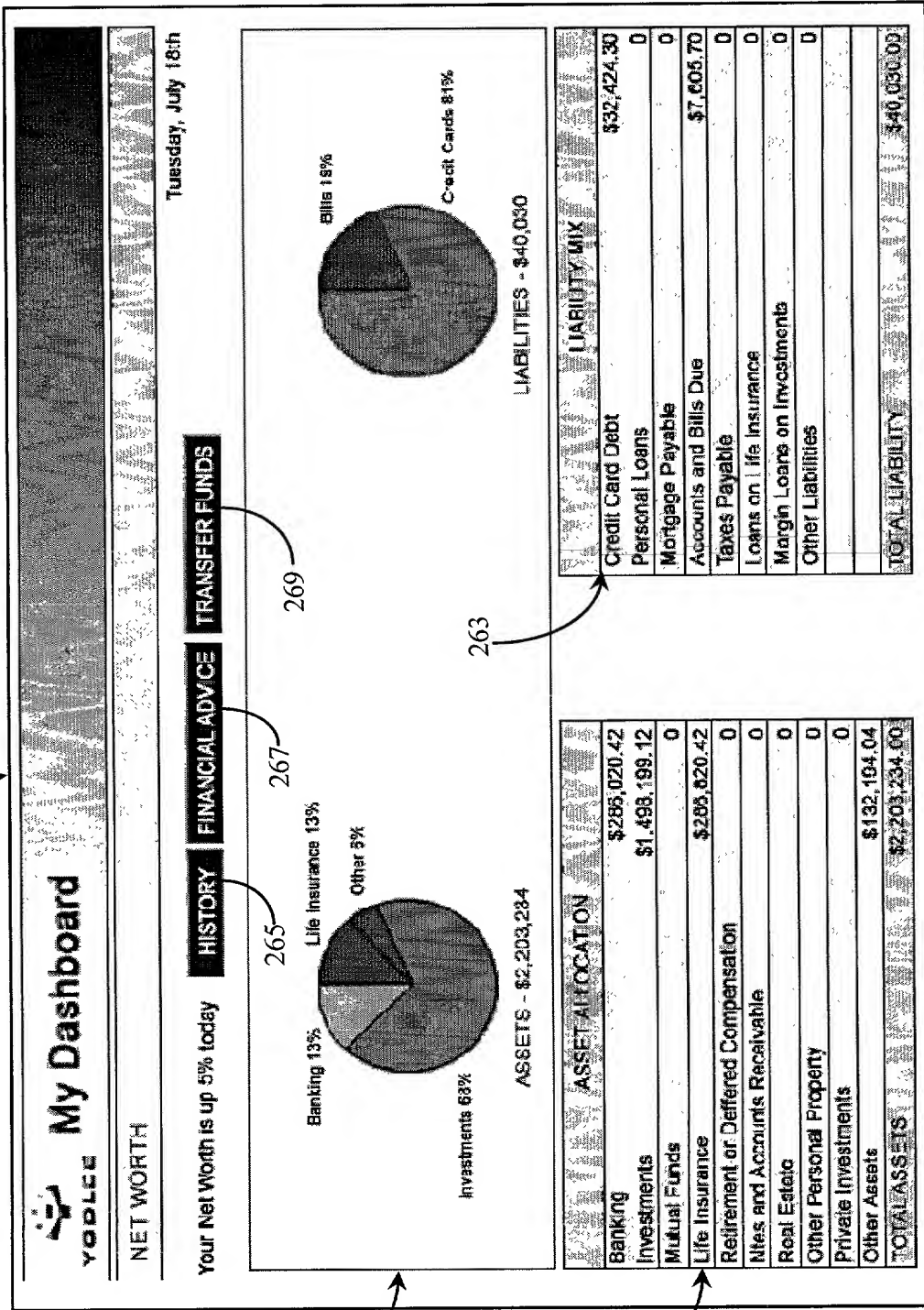
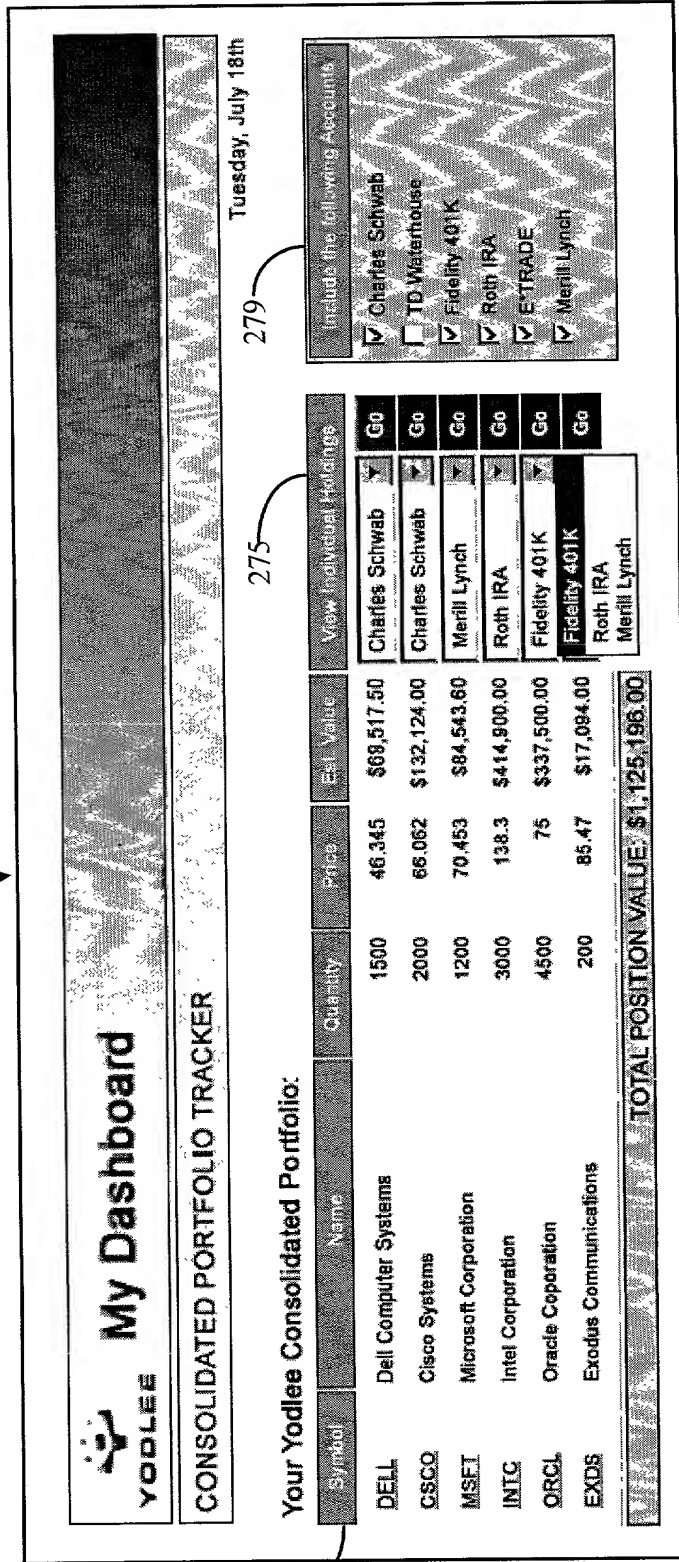


Fig. 14

271



279

275

273

Fig. 15

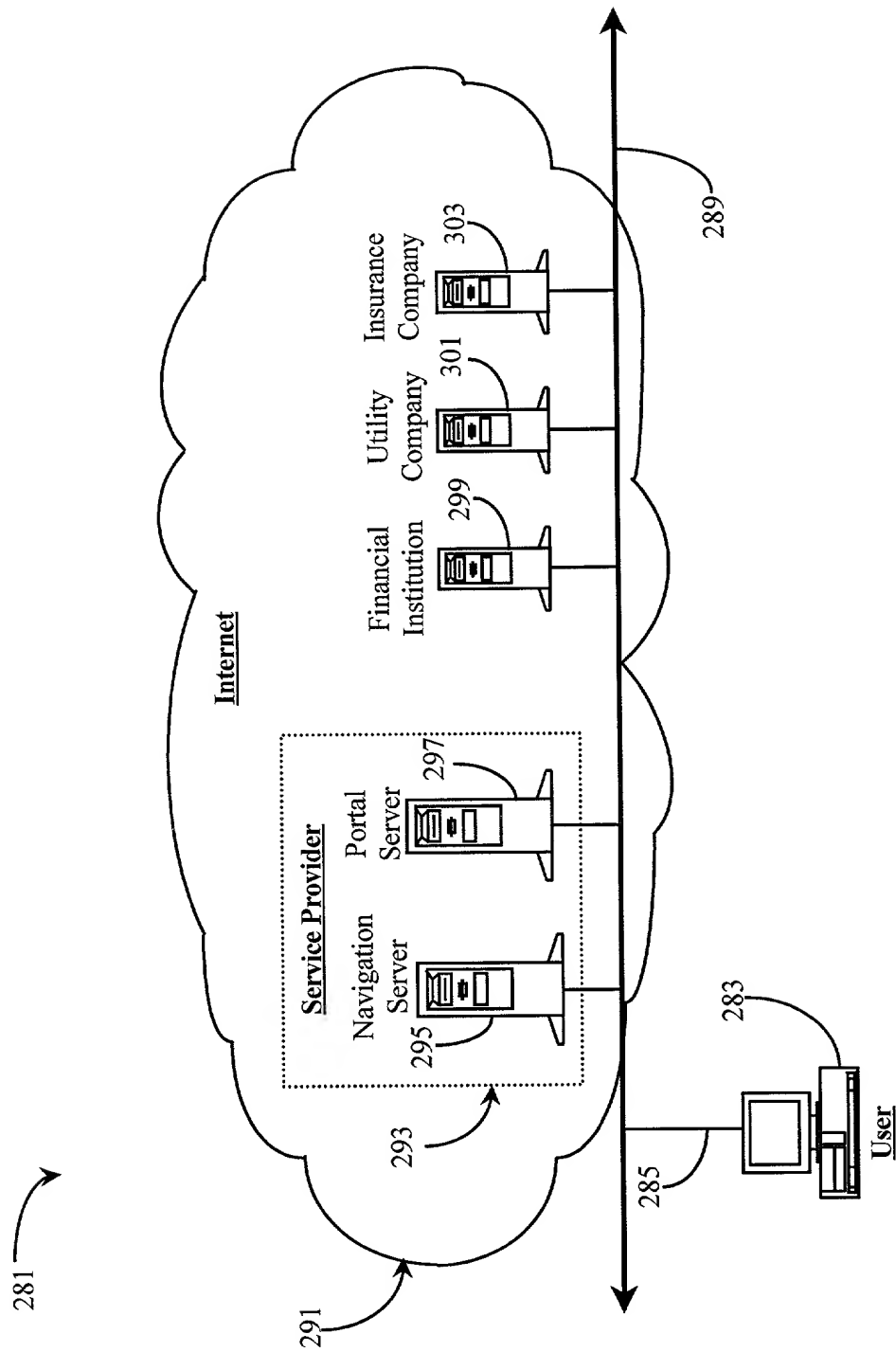


Fig. 16

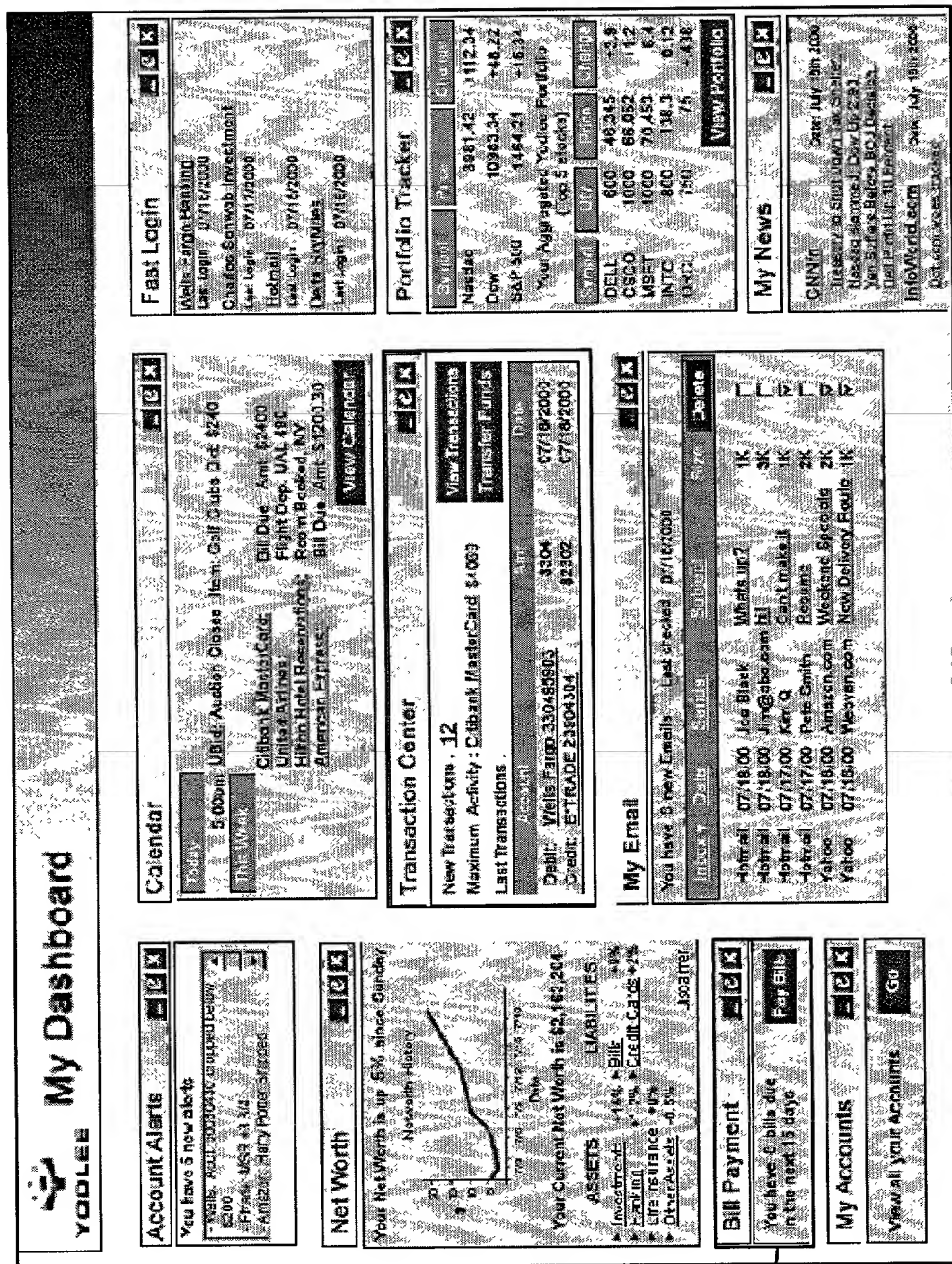


Fig. 17

Bill Payment Center

My Dashboard

BILL PAYMENT CENTER

323

325

327

329

330

332

334

View History

Recurring Payments

Pay Anyone

Transfer Funds

Calendar

Preferences

Refresh All

311

313

315

319

321

Bill Inbox

Due Date	Payee	Account #	Amount Due	Balance	Refresh Status	Bill Toolbox
07/20/2000	Citibank MasterCard	123456-xxx	\$2400.00	\$2400.00	6 hours ago	View Bill
07/22/2000	Pacific Bell	515 555 1212	\$ 300.45	\$400.23	3 hours ago	View Bill Pay Bill
07/23/2000	PayPal-jsmith@acme.com	joes@visto.com	\$ 100.34	\$100.34	1 hour ago	Mark as Paid Delete
07/24/2000	American Express	3154-548-543	\$1000.00	\$1609.00	2 hours ago	Advice Alerts
07/25/2000	EBay: Big Bertha Driver	Item# 526063	\$175.00	N/A	6 min. ago	View Bill
07/28/2000	Sallie Mae	2458789	\$250.00	\$15,000.00	1 day ago	View Bill
07/30/2000	State Farm Insurance	47899-0325	\$65.35	N/A	4 hours ago	View Bill
08/06/2000	Countrywide Home Loans	36521-2523	\$2,764.34	\$253,404.23	25 min ago	View Bill

331

Payment Accounts

Account Name	Account Number	Account Type	Account Balance	Refresh Status
Wells Fargo	2566-3503	Checking	\$4,344.23	6 hours ago
Bank of America	478-686-686	Savings	\$13,334.34	3 hours ago
PayPal	joes@visto.com	P2P	\$ (75.00)	1 hour ago
E*Trade	HX-54875	Checking	\$25,253.25	2 hours ago

Fig. 18

Mark as Paid - Input form

My Dashboard

BILL PAYMENT CENTER

[View History](#)
[Payment Records](#)
[Transfer Funds](#)
[Online Bill](#)

Bill Inbox

07/22/2000	Pacific Bell	View Bill
07/22/2000	PayPal Family @ yahoo.com	View Bill
07/22/2000	AT&T Worldnet	View Bill
07/22/2000	Big Bertha Driver	View Bill
07/22/2000	Salleh, Muz	View Bill
07/22/2000	SHIRAZI, FATHI	View Bill
07/22/2000	Countrywide Home Loans	View Bill

Mark as Paid - Input Form

Biller : Pacific Bell
 Amount Due: \$300.45
 Account Balance: \$400.23
 Due Date: 07/22/00


Payment Date: 07/20/00
 Account Debited: Citibank Checking
 Amount to Pay: \$300.45
 Purpose: Utilities

Payment Accounts

Wells Fargo	2208-3300	Checking	\$4,344.23	5 hours ago
Bank of America	478-580-580	Savings	\$13,334.34	0 hours ago
PayPal	0000000000000000	P2P	\$175.00	1 hour ago
Wells Fargo	0000000000000000	Checking	\$26,253.25	2 hours ago

Fig. 19

Time/Debit Configure Interface



My Dashboard

CREDIT CARD CALCULATORS

Dashboard

Choose a credit card calculator : ☐ How long will it take to pay off my balance?

How long will it take to pay off my balance?

Inputs (These fields have been pre-filled using your existing account info.)

Amount Now Owed	\$	2,400
Future Monthly Charges	\$	1,500
Future Monthly Payments	\$	1,700
Annual Rate	%	9.98
Annual Fee	\$	0
Desired Months Until Pay Off		6

Future Rate Change :

☐ None
 ☒ An Increase of % per year
 ☐ A Decrease of % per year

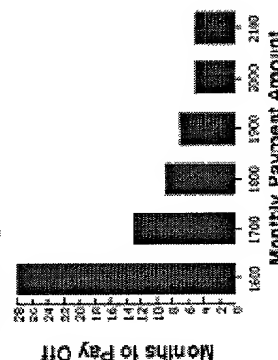
RESULTS

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card.

Otherwise, given your anticipated payments of \$1,700, you'll repay your outstanding balance in 13 months

TABLE



Monthly Payment Amount	Months to Pay Off
1,500	28
1,600	24
1,700	20
1,800	16
1,900	12
2,000	8
2,100	6


Fig. 20

View Bill Payment History

YODLEE My Dashboard				Dashboard
BILL PAYMENT CENTER				
Bill Payment History - Last 10 Payments and Transfers				
Date Paid	Status	Payee	Paid From Account	Amount Paid
07/20/2000	Pending	John Smith (jsmith@acme.com)	PayPal	\$100.34
07/20/2000	Pending	Pacific Bell	CitiBank Checking	\$300.45
07/20/2000	Pending	Citibank MasterCard	CitiBank Checking	\$ 2400.00
07/16/2000	Pending	MCI Worldcom	Fidelity MMA	\$ 33.08
07/16/2000	Complete	John Smith (jsmith@acme.com)	PayPal	\$100.00
07/15/2000	Complete	State Farm Insurance	Fidelity MMA	\$240.00
07/14/2000	Complete	Funds Transfer from E*TRADE	Prudential	\$1,000.00
07/13/2000	NSF	Funds Transfer from BankOne	E*TRADE	\$531.34
07/13/2000	Rejected	Patty Neal (patty@hotmail.com)	BillPoint	\$32.15
07/12/2000	Complete	Discover Card	CitiBank Checking	\$3,234.00
Next 10 payments				

Fig. 21

Transfer Funds


My Dashboard

TRANSFER FUNDS

TRANSFER FUNDS

TRANSFER:

\$500

ON:

09/20/00

FROM:

Wells Fargo Banking - 1234567-xxx

BankOne - 2309036798

E*TRADE - 98765-43xx

Wells Fargo Banking - 1234567-xxx

Wells Fargo Banking - 7374848-xxx

TO:

BankOne - 2309036798

BankOne - 2309036798

E*TRADE - 98765-43xx

Wells Fargo Banking - 1234567-xxx

Wells Fargo Banking - 7374848-xxx

341

Transfer Funds

Add a New Account

Cancel

Transfer Funds

Pending Transfers

Transfer Date	From	To	Amount
09/08/00	Wells Fargo Banking - 1234567890-xxx	E*TRADE - 987654321-xxx	\$5000.00

Inquire

Last 10 Payments and Transfers

Date	Status	From Account	Payee	Amount
06/28/00	Pending	Wells Fargo Banking	Funds Transfer to E*TRADE	\$5000.00
06/12/00	Complete	Fidelity MMA	Landlord	\$1,500.00
06/11/00	Complete	Wells Fargo Checking	AT&T	\$32.57
06/11/00	Complete	Wells Fargo Checking	PacBell	\$33.03
06/10/00	Complete	PayPal	John Smith	\$100.00
06/10/00	Complete	Fidelity MMA	State Farm Insurance	\$240.00

Active Balance

Wells Fargo Banking - 1234567-xxx

Current Balance

\$3,000.25

Wells Fargo Mastercard

(\$2,400.00)

Final Balance

\$600.25

Edit List


BankOne - 2309036798

Current Balance

\$3,504.33

Fig. 22

Account Information

**My Dashboard**

ACCOUNT INFORMATION

Dashboard

We need some additional information to complete this transaction

Enter your complete Wells Fargo Account Number

1234567-888

Enter your BankOne Routing Number
(This is the 9 digit number on the bottom left corner of your check)

Enter


Cancel

343

345

Fig. 23

Transfer Confirmation

**My Dashboard**
YODLEE

TRANSFER CONFIRMATION

Dashboard

You have requested the following transaction

Transfer \$500 from Wells Fargo Banking - 1234567-888 to BankOne - 2398036798

Routing # 987987987 on 09/20/00

Please confirm these fund transfer details


OK

Edit

Cancel

Fig. 24

Pay Bill

**X.com**
PAYPAL

My Account

Send Money

Request Money

Web Tools

Auction Tools

Overview

Add Funds

Withdraw Funds

History

Profile

Reversals

HEX

DEBIT

Money Request Details

Request Received

From

Ismith@ecme.com

To

lone@vish.com

Subject

The Money You Owe Me

Note

Status

Pending

Amount

\$ 100.34

Periling

☐ Click here if you would like a receipt for this transaction sent via email

Pay

Cancel Money Request


Return to My Account

349

350

Fig. 25

User Confirmation

**YODLEE**

BILL PAYMENT CENTER

Dashboard

If you just paid PayPal - jsmith@acme.com, please confirm the following information and the item will be removed from your inbox and placed in the payment history.

If you didn't pay this bill and you want to keep this bill in you inbox please select cancel

351

Billers : PayPal - jsmith@acme.com

Amount Due: \$100.34

Account Balance: \$100.34

Due Date: 07/23/00

Payment Date: 07/20/00

Account Debited: PayPal - joe@visio.com

Amount Paid: \$100.34

Purpose: Personal

Cancel

Confirm

Fig. 26

Pay Anyone

Enter the payment information below, then click **Pay Now** to send the payment


Joanle Cunningham 1234 Happy Days Drive Small Town, CA 12345		Payment Date: 03/08/2000
Pay to the order of: Richie Cunningham - Brother	Amount: \$ 30.00	From Bank Account: My Checking 123456-7

Pay Now

*The Payment Date is the date you can expect your payee to receive this payment.

Fig. 27

View Bill



statements **account**
ONLINE

[CitiPlaza](#) • [Account Online](#) • [Financial Solutions](#) • [Credit Matters](#) • [Shopping Advice](#) • [Privacy](#) • [U.S. Cards Home](#)

- Account Online Home
- Account Summary
- Unbilled Activity
- Statements
- Make a Payment
- Account Management
- Express Request
- Help/Contact Us
- Feedback
- Log off

Filed transactions for account XXXX-XXXX-XXXX-3703 for period ending 07/16/00
[View Reference](#)

Minimum Payment Due	\$20.00
Payment due date	07/20/00
Credit limit	\$5,000.00
Available credit	\$7,100.00

[View Summary](#)

Payments made	\$152.46
Payments and Adjustments	\$152.46
Purchases	\$2,400.00
Cash Advances & Checks	\$0.00
Finance Charges	\$0.00
New Balance	\$2,400.00

The following transactions have been posted to your account for this statement.

Trans Date	Pos: Date	Description	Amount
07/17/00	07/17/00	MARY AND C-R PAYMENT	\$182.45
1 transaction.			\$182.45

[View Purchases, Cash Advances and Checks and Fees](#)

Fig. 28

Recurring Payments

Repeating Payments

The payments on this list are generated based on a schedule specified by you. You may add new Repeating Payment schedules, or edit the ones you currently have in this list.

Add New Repeating Payment

Payee	Payment Description	Amount	Frequency	End Date	From Bank Account	
Courtwide	Mortgage	\$1 104.30	Once Every Month	Until Further Notice	Mr. Cracking 1234567	View/Edit Delete
Court Mutual Group	Insurance	\$245.90	Once Every Month	Until Further Notice	Mr. Cracking 1234567	View/Edit Delete

Fig. 29